

ABSTRACT OF THE DISCLOSURE

A host apparatus of a financial auction system is disposed in a site that is accessible from user terminal apparatuses through the transmission line of a network. The host apparatus has a borrowing agent serving as the window for a potential borrower, a lending agent serving as the window for a potential lender, a screening section for extracting a potential lending offer matching a predetermined condition, a matchmaking section for selecting a successful bid from potential lending offers, and an information collection section for collecting background information of a potential borrowing request. A database is attached to the host apparatus, where a borrowing request file, lending offer file, and background information file are formed.